

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CASE NO. 5-21-02442
MARK JOSEPH KOSEK and :
CAROL LYN KOSEK :
Debtors. : CHAPTER 13

MARK JOSEPH KOSEK and :
CAROL LYN KOSEK :
Movants, :
vs. :
JEFFERSON CAPITAL SYSTEMS, LLC, :
LACKAWANNA COUNTY TAX CLAIM :
BUREAU, PNC BANK, NA and :
JACK N. ZAHAROPOULOS, ESQ. :
Respondents. :

AFFIDAVIT

We, Mark and Carol Kosek, being first duly sworn according to law, do depose
and state the following:

We have previously filed a Chapter 13 Voluntary Petition with the United States
Bankruptcy Court for the Middle District of Pennsylvania at Case No. 5-19-01588 on
April 16, 2019.

During the previous Bankruptcy, our work hours were reduced due to COVID-19.
Since the dismissal of the previous bankruptcy, our hours have returned to full time. In
addition our daughter now contributes \$400.00 to the monthly income, therefore, we are
now in a position to resume making the monthly Trustee and mortgage payments.

Dated: December 13, 2021

/s/Mark Joseph Kosek
MARK JOSEPH KOSEK

Dated: December 13, 2021

/s/Carol Lyn Kosek
CAROL LYN KOSEK